

Agenda:

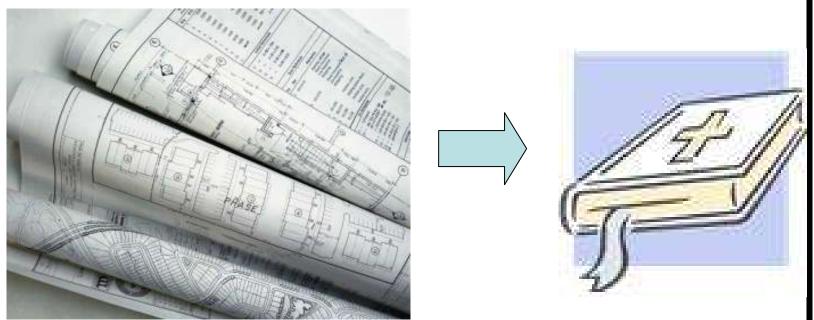
10th Session

- What is our responsibility regarding physical health?
 - o The need for rest
- What is our financial responsibility?
 - The Bible's attitude toward money management
 - o What is the Bible's attitude toward earning, spending, saving and debt?



Making a Christian Home

The Christian home must be built according to a precise plan...



God's plan! The only plan that will be successful!

- Review where we have been:
 - Session 1 The origin and purpose of the family
 - Session 2 God's priority in the home
 - Session 3 What is the role of the husband and dad?
 - Session 4 What is the role of the wife and mother?
 - Session 5 What is the responsibility of parents to their children?
 - Session 6 What is the responsibility of parents to their children...continued?
 - Session 7 What is the responsibility of parents to their children...continued?
 - Session 8 What is the responsibility of children?
 - Session 9 What is our responsibility regarding physical health?
 - Session 10 What is our financial responsibility?

- What is our responsibility regarding physical health?
 - Three major physical areas of responsibility: eating, exercise, and rest.
 - Last time we met summary:
 - > Spiritual vitality is the top priority, but our physical self is connected to our spiritual self.
 - ➤ Physical health is a responsibility we are not our own, we are taking care of the temple of God (1 Cor 6:19-20).
 - ➤ Physical health has to do proportionately to our ability to perform, and may even affect our length of days to serve.
 - ➤ Physical health has an aspect of testimony. If we abuse or neglect our body it will shown.
 - ➤ The three primary areas of some control as much as we are able to provide stewardship are: eating, exercise, and rest. We covered the first two last time we met.



- What is our responsibility regarding physical health?
 - Three major physical areas of responsibility: eating, exercise, and rest.
 - Rest as an aspect of physical health:
 - ➤ Our physical condition has a strong impact on our ability to be a blessing (Mat 26:41).
 - ➤ When we do not rest, we cannot think clearly, cannot function appropriately, are prone to be cranky, defensive, and critical.
 - > Rest under the theocracy (Ex 31:15).
 - ➤ Today, there are many trying to get ahead by physically doing more than they are capable without appropriate rest.
 - ➤ Rest is a physical blessing, and within the boundaries of wisdom is essential for health both in the short term, and long term.



■ What is our responsibility regarding physical health?

o Conclusion:

Let us in all things remember that we are "ambassadors for Christ" (2 Cor 5:20), and that we are not our own (1 Cor 6:20). We are to "make the most of our time" (Eph 5:16). These admonitions are both spiritual and physical and are important for anyone professing Christ. For married couples and parents physical health is essential both in the marriage and for the ability to rear children. For any Christian, your ability to serve is directly affected by your physical strength, and therefore your personal health is important, and you should be making health choices so that as much as it depends on you – you can "present your body a living sacrifice" (Rom 12:1). This like all aspects of the Christian life must be worked out with "fear and trembling" (Phil 2:12).



- What is our financial responsibility?
 - o The Bibles revealed attitude toward money management:
 - In our society money is required as a means of exchange for goods and services. In order for most to eat (the exception may be some farmers) requires the exchange of money. Money is therefore a recognized essential consistent with food and covering (1 Tim 6:8). Like all non-moral things money of itself is not evil. It is the "love of money" (1 Tim 6:10) that is cautioned in the Word of God as a source of an evil attitude. Nothing should take the place of our relationship with God, or become too important (Prov 11:28; Mat 6:20). The Christian's ultimate goal is not to build his temporary kingdom in this world, but to focus on pleasing Christ and storing up treasures for the eternal life Christ has promised all persons united to and trusting in Him.

- What is our financial responsibility?
 - o The Bibles revealed attitude toward money management:
 - Money can be used to be a blessing in the life of faith, or when skewed out of proportion as the object of inappropriate confidence and desire. The Christian must understand that unbelievers have their focus solely in this world, and therefore as money is the chief means of obtaining all the world provides, it replaces God as the object of greatest desire (1 Tim 6:9). The Christian on the other hand views money as a blessing from God to use what God has provided to assist in fulfilling what He has commanded. The Christian knows that His well-being is in God's hand (Prov 24:16).

- What is our financial responsibility?
 - o What is God's attitude toward the Christian earning money?
 - People are to work in order to make their way in the world (Gen 3:17-19; Prov 6:6-11; 14:23; 28:19; Eccl 9:10; Col 3:23-24; 2 Thess 3:6-12). Working for a wage is not only honorable, it is commanded as God's purpose for all mankind's well being.
 - Christians should have the mindset of personal responsibility to care for their own physical needs through work, and not to rely on others (2 Thess 3:6-12; Prov 6:6; 21:25; 22:13; 24:30).
 - Money is used of Satan to replace God and turn hearts away from God, and therefore earning, possessing, and spending money must be understood and handled biblically in wisdom (Prov 23:4-5; Mat 16:26; Luke 12:18; 16:13; 1 Tim 6:10; 6:17-19; James 5:1-6; 1 John 2:15; 3:17).

- What is our financial responsibility?
 - o What is God's attitude toward possessing money?
 - The Bible warns of a meaningless and selfish attitude of accumulation of wealth for the wrong purposes (Eccl 2:4-11; 5:10; Luke 12:18-19; James 5:1-6).
 - The Bible teaches there is an appropriate accumulation of wealth for personal and family provision (Prov 6:6-8;



- What is our financial responsibility?
 - o What is God's attitude toward spending money?
 - Money, whatever wealth we control, belongs to God (Ps 24:1;
 Hag 2:8; 1 Cor 10:26; Ps 89:11; Ps 50:10; 1 Cor 6:19; Eccl 5:15).
 - Wealth is to be appreciated (Eccl 7:11; Deut 6:10-12). The Lord promises a glorious future (in glorious wealth) to all who trust in Him (Ps 1; Mat 19:29; Rev 22).
 - Wealth should be used as a means of blessing (Eccl 5:18-20; Prov 3:9-10; 22:29; Acts 20:34-35; Eph 4:28; 1 Thess 4:11-12; 2 Thess 3:12; 2 Cor 8:7-15; Heb 13:16; James 2:15-16; 1 John 3:17).
 - Money should be handled in righteousness (Lev 19:13; Prov 3:27-28; 11:1; Luke 3:12-13).
 - Money should be given liberally to God (His Church, kingdom, people) in a proper spirit of praise and thanksgiving (Mat 6:1-4; 1 Cor 13:3; 2 Cor 9:7).



- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Career
 - > Planning for it (Prov 12:11; 21:5; 22:29).
 - ➤ Maintaining (Prov 10:4; 13:4) an appropriate income to meet obligations. Paul made tents (Acts 18:3). There is no indication that he was focused on his career, but there is little doubt that he did an excellent reliable job in all that he did (2 Thess 3:8-9; Eph 6:7).
 - Standard of living
 - ➤ Having a spirit of contentment within the bounds of what God has provided (Ps 37:16; 119:36; Prov 28:6; 30:8-9; Eccl 5:18-20; Mat 6:25-34; Phil 4:11-13; 1 Tim 6:8; Heb 13:5-6).
 - ➤ Ambition is appropriate in the sense of utilizing talents to the fullest (Eph 6:7; Eccl 9:10).
 - ➤ A person should enjoy the fruit of labor with a thankful heart (Eccl 2:24; 3:12-13; 3:22).



- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Spending habits
 - ➤ All physical means and blessings come from God, and therefore people are not spending their own money, but Gods (Duet 8:17-18; 1 Sam 2:7; Col 3:17).
 - ➤ Every expenditure should be carefully considered. Money should be spent in wisdom (Luke 14:28; Prov 21:20; 22:3).
 - ➤ Spending money that a person really does not have to spend (foolishly borrowing) is a form of greed (1 Kings 21 "Naboth's vineyard"; Eccl 5:10; James 4:1-4; Phil 2:21) the call from reason is to live within ones means (what God provides) this is contentment (Phil 4:12).





- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Spending habits continued...
 - Taxes should be paid as part of our responsibility to God through government (Mat 22:20-21; Rom 13:1-6). On the other hand there should be a recognition that flawed and foolish government actions will lead to destruction and misery (Prov 29:2; 1 Kings 12:6-19 "the account of Rehoboam dividing Israel"). Christians in this democracy should vote for persons who most clearly promote righteous and prudent governmental policies.

- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Savings
 - Emergency (Gen 41 "Joseph's saving of Egypt during the drought" Prov 6:6-8) It is wise for families to have money in reserve for emergencies. It is clear that life brings the unexpected (illness, disaster, job loss, appliance failures, unexpected expenses). It is only wise to maintain funds that can be used for such an event. The leader of any family should seek to keep the amount of disruption in life to a minimum. The object is to lead a "quiet and peaceable life in godliness and dignity" (1 Tim 2:2), and thereby keep the focus of the family undisrupted for devotion to God.



- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Savings continued...
 - Retirement (Prov 13:11; 28:22) One of the saddest situations is to grow old and not have the means of providing for one's self. This places the person as a burden on their family, church, and community. The same kind of commitment of not being a burden to others during productive years should also apply to non-productive years. The adult should work wisely to prepare for the retirement years using all resources, and living frugally, so that as much as possible resources will be available for the later years (should they live).



- What is our financial responsibility?
 - What is God's attitude toward managing household money?
 - Savings continued...
 - ➤ <u>Investments</u> (Eccl 11:1-5) investing is a part of the picture of saving for one's later years, for emergencies, and providing an inheritance. Investing must be understood over a long span of time (Prov 13:11; 20:21). There is always the foolish tendency to spend whatever money is earned on the immediate. It is the "money burning a hole in the pocket" mentality. Like all matters requiring wisdom, investing should be thoughtfully practiced. With it there are risks inherent in this life that cannot be helped (need for diversification). However, as Ecclesiastes indicates, without wise but none-the-less investment risks there is no possibility of a future return that will be most valuable either in old age or to offspring.



- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Savings continued...
 - ▶ Inheritance (Prov 13:22) A physical inheritance in the history of Israel was expected, and was considered a blessing from God. As much as parents are able they should leave monetary and physical blessings to their children to support their well-being.
 - ➤ <u>Children</u> (2 Cor 12:14; 1 Tim 5:8) Parents should wisely allocate money to provide for the education and preparation of their children (a jump start) to establish them to be able to provide for themselves.

- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Savings continued...
 - ▶ Planning for major needs (Luke 14:28) It is far better to position ones self to pay cash for family needs rather than purchasing by credit (Prov 22:7). The interest a person pays should be considered wasted money, and the tendency is to accumulate debt that will ultimately not only place the person at financial risk, but cause them misery.

- What is our financial responsibility?
 - o What is God's attitude toward managing household money?
 - Debt (Prov 22:7; Rom 13:8; Ps 37:21) the person owing money is no longer free. Being in debt is burdensome, troubling, and the source of many marriage breakups. Debt should be kept to an absolute minimum. It is often better to do without than to be in debt. Debt should be reserved for only those things one is sure are prudent, and necessary.
 - Priorities having a God honoring perspective of contentment (2 Cor 6:10; Heb 13:5), and that money is a means of serving God (2 Thess 3:6-8; Eph 4:28; Rom 12:8; 2 Cor 8:1-4).
 - Budget (Prov 24:3-4; 27:23) is the appropriate /
 knowledgeable means of controlling spending.





What is our financial responsibility?

o Conclusion:

Wealth should be considered a blessing to be managed within the mindset, guidance, and obedience to God's Word. Harsh work conditions, and difficult living began with the fall, and with it greed. Money became a replacement for confidence that belongs exclusively to God. The Christian should restore the right perspective of using money as a means for God's glory with thanksgiving.



Questions or Comments!